



# INSURANCE AND POLLUTION PREVENTION

## List of Environmental Insurance Internet sites

### Introduction

The following internet sites provide information on the relation between insurance and pollution prevention. This listing is not inclusive: it does not include information on the relation of health insurance to pollution prevention.

Internet sites provide access to the most current and complete information on the insurance market. This hypertext list makes that information available without the extensive effort necessary to comply with copyright provisions required for distribution of copied material.

If you locate other useful sites, please communicate them to Jerry Parker at (360) 407-6750 or e-mail to [JEPA461@ecy.wa.gov](mailto:JEPA461@ecy.wa.gov).

### Categories

- Environmental Insurance: Overview
- Examples: Environmental Damages and Liabilities
- Glossary of Insurance Terms
- Insurance and P2
- Insurance Providers and Coverages
- Special Coverages
- Workers' Compensation Program
- Insurance Services
- Environmental Insurance Organizations

### Environmental Insurance: Overview

Markets for Environmental Liability

"Vast Marketplace Exists for Varied Exposures"

from Rough Notes Magazine

<http://www.roughnotes.com/rnmag/july98/07p48.htm>

Environmental Insurance: Tapping Into the Opportunities in a Soft Market

Rough Notes Magazine

<http://www.roughnotes.com/rnmag/july98/07p44.htm>

Pollution Liability - Effect on Insurance Industry

Remarks of CEO of Insurance Services Office

<http://www.iso.com/docs/pres005.htm>

The Sustainable Business Webpace

Hamner and Associates LLC.

Good links to sites with information on link between insurance and environmental management.

<http://www.mindspring.com/~bhamner/SBWebpace/Industries/insuranc.htm>

Journal of Risk and Insurance  
This is the journal of the American Risk and Insurance Association  
<http://www.aria.org/jri/>

The Essentials of Risk Management  
Taken from University of Calgary - Faculty of Management  
<http://www.ucalgary.ca/MG/inrm/rm/text/toc.htm>

*(For additional information on environmental insurance, see the **Environmental Insurance Organizations** category)*

### **Examples: Environmental Damages and Liabilities**

(Some “examples” indicate outcomes, others merely describe an event. Few document coverage of a liability by environmental insurance. All may be useful in translating the general notion of “environmental liability” to the reality of specific events.)

University of Calgary/ Faculty of Management/Risk Management and Insurance Program  
Case study for environmental liability insurance  
<http://www.ucalgary.ca/MG/inrm/Teaching/Cases/drumoil.htm>

Zurich U.S  
Environmental Liability Coverage  
Two examples  
<http://www.zurichamerican.com/za/industry/envtl/index.htm>

ECS  
Claims Scenarios and Exposures  
(Includes Case Studies) organized by industry category and by type of facility.  
Example: Industrial and Commercial Facilities/ Metals Industry

(Ten categories and up to 30 industries in each category. In total, this site has hundreds of case studies.)

<http://www.ecsriskcontrol.com/uw/index.htm>

### **Glossary of Insurance Terms**

Glossary of Insurance Terms  
A.M Best Company  
<http://www.ambest.com/resource/glossary.html>

Glossary of Insurance and Financial Planning Terms  
Norma Nielson  
<http://www.ucalgary.ca/MG/inrm/glossary/index.htm>

### **Insurance and P2**

Aspen Institute  
“Uncovering Value: Integrating Environmental and Financial Performance”  
<http://www.aspeninst.org/dir/polpro/eee/ny/index.html>

Swiss ReInsurance  
“Environmental Management Systems and Environmental Impairment Liability Insurance”  
<http://www.swissre.com/e/publications/publications/liability1/environmental.html>

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Insurance Cost Savings for Printers as a Result of Implementing P2?

<http://www.pneac.org/listserv/printech/o960.htm>

What is Risk Management and Why is It Important

Position paper of American Risk and Insurance Association

<http://www.aria.org/riskpos.htm>

## **Insurance Providers and Coverages**

American International Group (AIG)

Environmental Insurance

<http://access.aig.com>

(For better access, use the search option and enter: "environmental impairment liability insurance")

Kemper Environmental Ltd.

<http://www.kemperenvironmental.com/index.html>

*For direct link to policy descriptions:*

<http://www.kemperenvironmental.com/policy2.html>

*For direct link to environmental liability insurance policy:*

<http://www.kemperenvironmental.com/envl.html>

Zurich US

Environmental Impairment Liability Insurance

<http://www.zurichamerican.com/za/industry/envtl/index.htm>

ECS

Environmental Insurance Underwriting Organized by Industry Category

<http://www.ecsriskcontrol.com/uw/index.htm>

Claims Scenarios (Case Studies) by Industry Category

<http://www.ecsriskcontrol.com/uw/index.htm>

(For additional detail, see under "Case Studies" in this list of www insurance sites.)

Monthly News Letter on Environmental Insurance

<http://www.ecsriskcontrol.com/uw/index.htm>

## **Special Coverages**

*(The following sites may also be found under the sites listed for "Insurers and Coverages". They are listed here to give a general idea of the specialized products available to cover specific environmental risks.)*

Supplemental Environmental Automobile Liability<sup>SM</sup> (SEAL<sup>SM</sup>)

This policy is designed for commercial transporters who transport hazardous and non-hazardous materials. Go to <http://access.aig.com> then to environmental insurance and then to automobile liability.

Tire Recyclers Environmental Policy (A description.)

Go to <http://www.ecsunderwriting.com> then browse to get to the Tire Recyclers Environmental Policy.

Professional Environmental Consultant's Liability

<http://www.zurichamerican.com/za/industry/envtl/index.htm>

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## **Workers' Compensation Program**

Washington State Department of Labor and Industries

Retrospective Rating Program

A program which may allow firms with below average claims as a result of implementing pollution prevention to receive retrospective benefits.

<http://www.wa.gov/lni/workcomp/retro.htm>

## **Insurance Services**

(This is a partial list of firms which provide specialized environmental insurance services. Some of these firms are business subsidiaries of major insurers; others are independent. Some provide analysis of liabilities and coverages; others focus on the technical aspects of risk reduction, i.e. improved management of hazardous materials and source reduction.)

Willis Corroon - Broker

Willis Corroon assists clients in developing comprehensive environmental management strategies.

[http://www.williscorroon.com/fr\\_search.html](http://www.williscorroon.com/fr_search.html)

Risk and Insurance Advisors, Inc.

<http://www.riskconsult.com/>

Environmental Risk Management

Virtual Enterprise Risk Decisions

Provides guidance to firms on extent of environmental liability and availability of coverages. Will assist in evaluation of coverages.

<http://www.middleburgonline.com/mgca/Environ/insura.htm>

ECS Risk Control, Inc.

An environmental, health and safety, and transportation consulting company, provides the insurance industry and its clients with assistance in assessing, managing and controlling risks.

<http://www.ecsunderwriting.com/riskctrl/index.htm>

AIG Environmental Management

(Under "Services" on Home Page; go to "Loss Control" and then to "Environmental Services") )

<http://access.aig.com/>

## **Environmental Insurance Organizations**

(Includes professional and non-profit organizations with interest in environmental insurance. Good source of background articles.)

American Risk and Insurance Association

A professional association of insurance and risk management scholars and professionals.

<http://www.aria.org/>

Risk Management Magazine

Has subject index with articles on environmental risks and insurance coverages.

<http://www.rims.org/rmmag/>

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United Nations Environmental Program  
Financial Services Initiative  
Insurance and the Environment

Presents and discusses an initiative to commit insurance sector to consider sustainable development in its investments and environmental considerations in its coverages.

<http://www.unep.ch/eteu/envr-fin.htm>

Chartered Property Casualty Underwriters Society  
Professional organization of underwriters. Previously included information on environmental insurance. Currently, quite limited.

<http://www.cpcusociety.org/home.shtml>

Insurance Services Office, Inc.

Source of data on insurance industry. Has good linkages but little of direct relevance to environmental insurance. However, ISO developed language for the pollution exclusion which generated a market for environmental insurance.

<http://www.iso.com/>

If you have questions or comments on this or other insurance fact sheets, please contact:

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